

Certificate Number: 13858-MOE-CC-037214034



13858-MOE-CC-037214034

CERTIFICATE OF COUNSELING

I CERTIFY that on February 27, 2023, at 10:33 o'clock AM CST, Julie A Smith received from MoneySharp Credit Counseling Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Eastern District of Missouri, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 27, 2023 By: /s/Shaina B. Curtsinger

Name: Shauna B. Curtsinger

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).